IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	
Wendy Yusin, et al.	Customer No.: **29052**
Serial No.: **10/680,892**	Confirmation No.: **9461**
Filing Date: **October 7, 2003**	Art Unit: **3621**
For: **METHOD AND SYSTEM FOR MANAGING FINANCIAL TRANSACTIONS**	Examiner: **Charles McIntyre**

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated December 24, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 22 of this paper.

Conclusion begins on page 27 of this paper.